Docket No.: 85ER-00119/ER1-006US

SUBSTITUTE DECLARATION – Utility Patent Application

As a below-named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below next to my name.

I believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if several names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled:

Risk Management Information Interface System and Associated Methods

()	the specif	fication of	which is att	ached he	ereto Ol	₹				
(X)	was filed	on Febr	uary 26, 2	002 as	Applicat	ion Serial	No.	10/085,49	37 or	r PCT
International	Application	Number	[Int'l. App.	No.] ai	nd was	amended	on	January	31,	2005,
September 15, 2006, and January 19, 2007.										

I hereby state that I have reviewed and understand the contents of the above-identified specification, including the claims, as amended by any amendment referred to above.

I acknowledge the duty to disclose information which is material to the examination of this application in accordance with 37 CFR §1.56.

I hereby claim foreign priority benefits under 35 U.S.C. §119 (a)-(d) or (f) or 365(b) of any foreign application(s) for patent or inventor's or plant breeder's rights certificate(s), or 365(a) of any PCT international application which designated at least one country other than the United States of America, listed below, and have also identified below, by checking the box, any foreign application for patent, inventor's or plant breeder's rights certificate(s), or any PCT international application having a filing date before that of the application on which priority is claimed:

COUNTRY	APPLICATION NUMBER	DATE OF FILING (day, month, year)	CERTIFIED COPY ATTACHED
			□ Yes □ No
			□ Yes □ No
			□ Yes □ No

I hereby claim the benefit under 35 U.S.C. §120 of any United States application(s), or 365(c) of any PCT International application designating the United States of America, listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application in the manner provided by the first paragraph of 35 U.S.C. §112, I acknowledge the duty to disclose material information as defined in 37 CFR §1.56 which occurred between the filing date of the prior application and the national or PCT international filing date of this application:

U.S. PARENT APPLICATION OR PCT PARENT NUMBER	PARENT FILING DATE (day, month, year)	STATUS (patent and number, pending, abandoned)

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I hereby claim the benefit under 35 U.S.C. §119(e) of any United States provisional application(s) listed below.

APPLICATION NUMBER(S)	FILING DATE (day, month, year)

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further, statements were made with the knowledge that willfully false statements and the like so made are punishable by fine or imprisonment, or both, under 18 U.S.C. §1001 and that all such willful false statements may jeopardize the validity of the application or any patent issued thereon.

Full name of sole or first joint inventor: Mark A. T	schiegg
Inventor's signature:	Date:
Residence: Granby, CT	
Citizenship: United States	
Post Office Address: 16 Hillyer Way, Granby, CT (06035
Full name of second joint inventor: Linda P. Burro	ows
Inventor's signature:	Date:
Residence: Tolland, CT	
Citizenship: United States	
Post Office Address: 36 Lee Lane, Tolland, CT 060	084-3948
Full name of third joint inventor: Todd A. Reinart	
nventor's signature:	Date:
Residence: Rancho Santa Margarita, CA	
Citizenship: United States	

Post Office Address: 24 Amantes, Rancho Santa Margarita, CA 92688

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Post Office Address: 14 Rodney Street, Hartford, CT 06105

Citizenship: United States